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June 14, 2023

BY ECF

Hon. Jennifer H. Rearden
United States District Judge
Southern District of New York
Daniel Patrick Moynihan United States Courthouse
500 Pearl Street, Room 1010
New York, New York 10007

RE: CFPB v. Credit Acceptance Corp., No. 23 Civ. 0038 (JHR)

Dear Judge Rearden:

We represent defendant Credit Acceptance Corporation (“Credit Acceptance”) in the above-referenced action. Pursuant to Rule 5(F) of Your Honor’s Individual Rules and Practices in Civil Cases, we respectfully request oral argument on Credit Acceptance’s Motion to Dismiss the Complaint (ECF No. 34), which is fully briefed as of today. (*See* ECF Nos. 35, 53, 58.)

We respectfully submit that oral argument would be beneficial in this case given the significant potential impacts of Plaintiffs’ claims on Credit Acceptance, the automobile finance industry and consumer finance as a whole. The parties have raised a number of nuanced legal issues that have implications beyond those presented by Credit Acceptance’s motion, including as they pertain to Plaintiffs’ effort to modify the long-settled statutory and regulatory regime governing consumer-credit disclosures. The parties have submitted extensive briefing on Credit Acceptance’s motion, and *amici* have appeared on both sides of the issues. (*See* ECF Nos. 52,

Hon. Jennifer H. Rearden
June 14, 2023
Page 2

57.) All told, the parties and the *amici* have submitted 169 pages of briefing in connection with the motion. Oral argument may help to crystalize the issues presented and provide the parties with the opportunity to address any questions or concerns the Court may have.

We are available at the Court's convenience should any additional information be helpful to the Court in considering this request or the pending motion to dismiss.

Respectfully submitted,

/s/ Patrick G. Rideout

Patrick G. Rideout

cc: All Counsel of Record (by ECF)